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FRATERNAL BENEFICIARY SOCIETIES IN THE UNITED STATES.¹

WE are fond of saying that there is nothing new under the sun. Men less wise than Solomon, if they will but look and see, may discover that the world itself is new. The elements which compose land and water have remained unchanged, and the natural laws which they obey are eternal. But the relations which mankind bears to the animate and inanimate world surrounding it are continually changing. It is in these changed relations that one may discover the newness of the present world, and it is also in these changed relations that every significant political and social question of the present has taken its rise. Most of the earlier economic, political, and religious systems were based upon the principles of authority and dependence. The banner of independence was carried high by the leaders of the revolutions which one by one broke up the old systems. The eras of revolutions—religious, political, and industrial—were transitional in their nature, and paved the way for a system of society having for its watchword neither dependence nor independence, but interdependence. Present society had its beginnings in dependence; its intermediary was independence; and the keynote of the future will probably always remain interdependence. Interdependence is the prime characteristic of the new world of which we are a part. Old institutions have been modified, the “cake of custom” has been broken, and new institutions have been created to bring about a proper readjustment among men in these changed relations. Among the institutions which have performed and are performing services in this respect, the network of fraternal beneficiary societies in the United States deserves full recognition. The social history of the United States cannot be written without taking notice of a

¹The investigation of which this paper is a by-product was conducted under the auspices of the Ethical Subcommittee of the Committee of Fifty. This publication is by permission of that body.

system which includes one out of every fifteen of our population, and which involves the expenditure of millions of dollars annually. These societies constitute a complex of organizations which embraces in its scope the most diverse elements with respect to race affinity, material possessions, religious beliefs, political affiliations, intellectual attainment, and social position. The thread of fraternity joins them all in one great round table of equality and democracy.

Fraternal beneficiary societies, as the name suggests, are dual in their nature. Because they are both fraternal and beneficiary, these societies are really composed of two organizations each: a fraternity and an insurance company. The National Fraternal Congress declares the following to be the distinctive features of a fraternal beneficiary society: (1) the lodge system; (2) representative government; (3) ritualistic work; (4) fraternal assistance to living members in sickness and destitution; (5) the payment of benefits to living members for total physical disability; (6) the payment of benefits at the death of members to the families, heirs, blood-relatives, or dependents of such deceased members. In other words, a typical fraternal society rests upon three things: *first*, voluntary organization on a basis of equality; *second*, some ritualistic system; and *third*, a system of benefits. These three are united in different proportions in different societies, and in not a few of them a struggle for predominance is taking place between the first and third. This is the battle between "fraternalism and commercialism." No such antagonism should exist, for some system of relief is a natural outgrowth of the idea of fraternity. As a matter of fact, it does not exist except where the benefit features are made so prominent that the fraternal element is lost from sight, and the fraternal society becomes an insurance company, perhaps wrapping the fraternal mantle about the decrepit body of a tottering insurance scheme.

The lodge system characteristic of fraternal societies goes hand in hand with the representative form of government. The term "lodge" may be used to designate the lowest unit of organization; in it direct representation is the rule, while indirect

representation prevails in the higher lodges, usually termed grand (state) and supreme (national) lodges. Elementary lodges, or lodges of the first degree, have various names in different fraternal societies. There are camps, castles, chapters, clans, colonies, conclaves, divisions, rulings, hives, and tents. Lodges of the higher order generally have the same name, modified by some syllable, word, or phrase; such as high, superior, supreme, grand. Other societies have adopted special terms for their compound lodges. The higher bodies customarily exercise some supervision over the lower, and are legally responsible as principals of the latter.

The highest lodges usually meet biennially, the intermediate ones annually, and the local lodges weekly, biweekly, or monthly. Numerically the biweekly meetings appear to prevail. At the local meetings routine business is transacted in a manner similar to that in which any other society would do its business. Initiations and the granting of degrees are accompanied by ritualistic exercises. The rituals of fraternal societies are based upon sacred as well as secular themes, the latter being rather the exception. Among the former may be mentioned: the story of the cross, the building of the temple, David and Jonathan, Joseph, Maccabæus, Ben Hur. Facts of United States history, the life of the nomad, the friendship between Damon and Pythias, are employed by other societies for their rituals. It has been said that most rituals are the very quintessence of dryness. In reply it may be urged that rituals are not to be read in one's study, but that they must be seen and heard in order to be appreciated. The ritual aims to reach the human soul through both the avenues of sight and hearing. By appealing to two senses at the same time the impression is likely to be much more abiding. Ritualism cultivates certain attitudes of mind and leads the participant mentally through scenes and experiences associated with lofty themes. It arouses the imagination and teaches objectively what many a learner through ritual could scarcely acquire through private reading, even if he possessed both ability and time, neither of which is probable. The value of ritualistic exercises can be properly estimated only

when we take into consideration the multitudes to whom such ceremonies appeal with all the force of reality. Other features of the programs of fraternal societies are essentially similar to those of literary clubs—readings, essays, debates, musical selections, etc. In addition, fraternal solicitude and the work which grows out of it find a permanent place in these meetings. It is customary in several great orders for the presiding officer to open the meeting with the question, "Does any brother know of a brother or a brother's family in need?" or words to that effect. Other societies adopt analogous forms. This is a truly beautiful custom, which can hardly fail to teach that in modern society vital relations exist among men, and that, in a sense at least, every man is every other man's keeper. The unobtrusive manner in which relief is given affords practical illustrations of true charity, in which every piece of silver is accompanied by golden, loving words and more loving deeds.

The relief work of some of the orders is magnificent, as the following statistics, recording the activity of a single society for the last year, will testify: brothers relieved, 87,546; weeks' benefits paid, 568,094; widowed families relieved, 5,685; brothers buried, 8,997; paid for the relief of brothers, \$2,111,646.26; paid for the relief of widowed families, \$124,836.81; paid for the relief of orphans, \$33,130.46; paid for the education of orphans, \$6,823.33; paid for burying the dead, \$583,556.96; special relief, \$259,131.65; total relief, \$3,119,125.47. While this order pays small death benefits, it by no means belongs to the insurance type of fraternal societies; yet it is expending nearly \$8,500 per day, over \$350 per hour, and approximately \$6 per minute. Surely this kind of charity is more than "sounding brass or a tinkling cymbal."

Relief work of this kind is not to be confused with the systems of "benefits" adopted by the great majority of the newer societies, and which differ in name only, but not in substance, from mutual insurance. There exists much opposition among some fraternal societies to the use of such "old-line" terms as "premium," "policy," "reserve," etc. They prefer the terms

"contribution," "certificate," "emergency fund," etc. Nevertheless, whenever a definite sum of money is promised at the end of a fixed period of time in return for specified contributions, an insurance contract is entered into, and the transaction is insurance. No amount of sophistry can cover an escape from this conclusion, and such a contract must ultimately rest upon the same fundamental principles upon which all other insurance contracts rest. There are fraternal societies whose beneficiary system stands as firm as the pyramids of Egypt, and the fraternal spirit of which has not been dwarfed in consequence. There is no fundamental antagonism between the noblest aspirations of fraternity and the demands for absolute safety and permanency on part of benefit features of fraternal societies; indeed, without the latter the former may become an illusion capable of drawing multitudes into bitter disappointments, if not worse.

There are in the neighborhood of six hundred fraternal beneficiary societies in the United States, with an aggregate membership of five and a half millions, two and a quarter of which are included in the three greatest and oldest and most purely fraternal orders—the Independent Order of Odd Fellows, the Freemasons, and the Knights of Pythias—two and a half millions in the forty-seven which together form the National Fraternal Congress, and the remaining membership is distributed among the five hundred or more smaller societies. Collectively these societies have an annual income of sixty millions and carry certificates—insurance policies—aggregating nearly five thousand millions of dollars. About 5 per cent. of their income is derived from admission fees and other dues, and the remainder is raised by assessments and annual dues. Fees for admission vary from \$1 to \$50 in different societies, \$5 being most common; and annual dues usually range between \$2 and \$10 and over, depending upon the amount of benefit carried. Only "benefit" members pay all the dues. "Social" members, constituting about 14 per cent. of the aggregate membership of the societies in which such a class is maintained, generally pay the regular admission fees, dues, etc., but do not contribute

for benefits, except, perhaps, to relief, widows' and orphans', and similar charity funds. "Honorary" and "invited" members are commonly exempt from financial obligations to the society.

The weakest spot of the fraternal beneficiary system is found in its protective features. Not that there are no fraternal societies whose systems of benefits are not thoroughly reliable, for there are such; but rather that there are so many of them that persistently and consciously ignore those fundamental and elementary principles without which anything in the nature of insurance can never endure. So often has this been done that the whole fraternal system of benefits has fallen into disrepute among many thinking people, and will require radical reforms and heroic work on the part of its friends to dispel the cloud which has been hanging over it. A brilliant Frenchman has said that people will not learn from experience unless this experience is repeated *on a large scale* through successive generations. The history of benefit systems of fraternal societies lends support to the generalization of the Frenchman. It would be neither agreeable nor very profitable to rehearse the many tales of disaster connected with the history of fraternal societies. However, it is worth our while to take a brief survey of the plans which are at present pursued by many of them in operating their benefit departments.

A speaker before the National Fraternal Congress, in 1899, presented the following statistics, illustrating the many different rates charged by different societies for the same amount of protection at the same age:

At age 30: \$.25, .35, .37½, .44, .45, .46, .50, .55, .56, .60, .62, .64, .65, .69, .70, .80, .82, .84, .85, .90, .92, 1.00, 1.04, 1.10, 1.11, 1.14, 1.16, 1.19, 1.21, 1.22, 1.40.

At age 50: \$.65, .75, .80, .85, .90, 1.00, 1.10, 1.16, 1.20, 1.25, 1.33, 1.38, 1.40, 1.42, 1.45, 1.50, 1.53, 1.55, 1.58, 1.60, 1.65, 1.72, 1.78, 1.80, 1.85, 1.86, 1.90, 1.96, 2.00, 2.07, 2.08, 2.15, 2.35, 2.45, 2.52, 2.56, 2.86, 2.90, 3.00, 3.30, 3.80.

These figures tell their own story. The speaker also found that there were twenty-one orders charging less at age fifty than another order charges for age thirty. When large numbers of men are considered, health experiences are as certain, although not as definite, as the laws of natural science, and any system of

benefits which ignores this fact cannot be sound. It seems almost incredible that in this late day men should be found who deny the certainty of mortality experience, yet in fraternal literature one may find proof thereof. In justice to those who, it is hoped, constitute a majority among fraternalists, it should be said that notes of warning from within the ranks have not been wanting. They have been sounded loud and clear in unmistakable tones. The National Fraternal Congress has taken the bull by the horns by repudiating the hand-to-mouth "levy" schemes and elaborating a table of level rates, step-rates, and of two modified step-rate plans. These tables have been recommended to members by successive congresses. The table of level rates is approximately one-sixth lower than the net premiums (*i. e.*, premiums including only the mortuary and reserve elements, but not the "loading" or expense) based on the American Experience Table at 4 per cent. interest, for corresponding ages up to thirty-five; and nearly 10 per cent. below the same above age thirty-five. Whatever may be said with respect to the adequacy or inadequacy of the rates recommended by the Fraternal Congress, it must at least be admitted that it shows a conscious attempt on part of influential fraternal societies to base rates of contributions on actual experiences in health and expense items. One fraternal society has adopted for its basis of rates the combined experience tables of four great orders, and intends to continue on this basis until it has accumulated experience of its own adequate for the formulation of reliable tables. This is a rational method of procedure. If fraternal societies can furnish protection at lower rates than those which have hitherto seemed possible, they should have an opportunity to do so, provided that the experiment does not involve inevitable ruin. Experimentation is justifiable, both ethically and socially considered, only within certain limits. We may encourage a man to become an expert marksman, but we have no right to condemn his fellow-beings to serve as targets, nor should our statutes permit him to go unpunished in case he persists in continuing such target practice. Some societies are doing business today at rates less than one-half and one-third of those recommended by the congress. This

is nothing short of criminal. There is something radically wrong somewhere when a small organization can slide along in a happy-go-lucky fashion with its liabilities half a million in excess of its assets; yet such is the case today. To wipe out so large an unfavorable balance requires special assessments. These are unpopular and threaten to reduce membership. The infusion-of-new-blood hobby is held up as an encouragement to the faithful members, until the inevitable must be faced. Relatively few fraternalists seem to realize that the only safe way is to charge whatever is necessary to cover the risk at whichever age a person may enter; in other words, that the only way to do an insurance business is to conduct the same in accordance with well-established principles and business methods. If the standard mortality tables used by old-line companies are too high for the experience of fraternal societies, let their own experience serve as a guide; but until experience tables of individual societies have been actually established the use of some other reliable tables should be made compulsory. If fraternal societies can bring about a more favorable health experience, they should have an opportunity to do so. If they can reduce the cost of insurance, they will benefit society by extending the blessings of protection to ever-widening circles. If the expense element is at present too high, let them have free rein, consistent with safety, to demonstrate that it can be reduced. Their present weaknesses should not lead us into intolerance.

These remarks in regard to the safety of benefit systems apply only to those societies which promise a fixed sum to beneficiaries in certain contingencies. Although the exact number could not be ascertained, a careful estimate places the number of societies which will be excluded by this last limitation at from one-third to one-half of the whole number, so that approximately only 50 per cent. of the fraternal societies will be directly affected by radical changes in protective features. The original fraternal idea was to have members contribute equal sums in specified contingencies, and the proceeds of such contributions, not exceeding a certain maximum nor the amount of a single assessment, to be paid to the beneficiary. This is not insurance,

but relief work, to which the principles of insurance do not apply. If "fraternal insurance" had never been made to stand for anything else, it is probable that much of the confusion and many of the erroneous notions which prevail today could never have arisen. Many people seem to believe that there is one thing called "insurance" and another and a different thing known as "fraternal insurance." As a theory this is vicious; as practice it is criminal. Whatever the methods of organization employed, whether stock companies, mutuals or coöperative associations, assessment or stipulated-premium organizations, or any combination of these, ultimately all insurance, irrespective of external forms, must rest upon the same fundamental principles; if not, it is not insurance nor anything worthy of the prestige which this term has gained. "Insurance" which does not protect is no insurance at all. The old fraternal idea was chiefly remedial; insurance in the modern sense is primarily preventive.

While differences of opinion may exist with respect to the efficiency of legislation in bringing about reforms, there can be no question about the necessity of more adequate insurance legislation in general, and statutes relating to fraternal societies in particular. The inference should not be drawn that general insurance laws should not apply to fraternal societies. They should, in so far as these societies are insurance organizations; but because of their dual nature, uniform statutes relating to fraternal beneficiary societies exclusively should be enacted. Insurance legislation is in a chaotic state. The greatest diversities and antagonisms exist in law where conditions are essentially the same. The lack of uniformity is one of the greatest evils. The National Fraternal Congress has for a number of years recommended a uniform law, which has been enacted by the Congress of the United States for the District of Columbia, and which has also been adopted by the legislatures of several states. Only fifteen states have fairly complete legal provisions relating to fraternal societies, four of these having special laws governing the same. Six states are silent on the matter, and twenty others exempt fraternal societies from statutes regulating assessment societies, while four others require compliance

with either the assessment or the regular insurance laws. Considering the magnitude of the interests involved, the urgent necessity of uniform general laws must be apparent. Either the United States Congress should establish a federal bureau for the national supervision of all fraternal and insurance organizations, or the states should bring about essential uniformity by voluntary coöperation. There exists much apathy among politicians toward this subject, for very few of them, it seems, have the moral courage to advocate measures which can bring about those radical reforms which are necessary in order to place fraternal beneficiary societies on a permanent footing. There are those in public life who believe that, because of the large membership of fraternal societies and the influence which they are capable of exerting, a man who would venture upon such an undertaking would thereafter be politically "dead." Many things in this "new world" of ours have to be borne vicariously, and this may be one of them; yet there are reasons for believing that any man in public life who would show the courage necessary to do this in a rational and fair-minded way would ultimately be the gainer thereby. Once let the illusion be thoroughly exposed, and a grateful public will remember its benefactors.

An excuse for the legislative neglect of fraternal beneficiary orders is found in the relative newness of the entire system. To be sure, a few orders count the period of their existence by centuries, but, with the exception of the three greatest fraternal orders and several smaller ones, the fraternal system, as it exists today, is but a quarter-century old. The fanciful connection between modern fraternities and mediæval guilds has no significance from a social point of view, even if it could be established as a historic fact. The godfather of modern fraternal beneficiary societies is the Ancient Order of United Workmen, founded by "Father" Upchurch, a wage-earner at Meadville, Pa., in 1868. This society served as a model for the hundreds which have followed. Of 568 fraternal societies, the date of whose organization could be ascertained, 78 only were founded before 1880, 124 between 1880 and 1890, 136 between 1890 and 1895, and

230 since 1895. In other words, 86 per cent. of the fraternal societies are only twenty years old, nearly one-fourth are between ages of five and ten, and over 40 per cent. are either infants or children below five. The aggregate membership has risen from 3,707,947 in 1893 to 5,339,075 in 1900. The increase during the last five years has been 25 per cent., and during the past ten years it has doubled. The membership in two orders approximates one million each, and in two others it is about half a million each. There are a dozen societies with a hundred thousand or more members, ten which average over fifty thousand, and a second dozen with an average of about twenty-five thousand.

This large membership raises the question of the effect of fraternal societies upon modern life.

The "jiner" is a familiar character. Like some of the "poor" who puzzle charity workers, they distribute their fraternal affiliations in such a way as to secure the largest revenue. "Fraternity for revenue only" is their motto. They join one society to gain a *clientèle*; a second to secure customers; a third to win influence. If they do not join more, it is "because there is nothing in it." We need scarcely spend time with this abnormal type. It does not represent the "brother."

It has been asserted, however, that membership in a lodge frequently involves expenditures which should have taken another direction. Regalia and the like cost money, and the husband may spend five or ten dollars for a uniform while his wife must be satisfied with a cheap calico dress. Picnics and excursions and celebrations under the auspices of the lodge cost money, and money which, it is asserted, should in many instances be paid for better food and clothing and higher types of amusement and recreation. Whatever may be the ultimate truth in the matter, fraternal societies have here a problem which is worthy of their serious consideration. When membership in the lodge brings sorrow and pain into the family circle, the spirit of fraternity is violated at the very outset.

This applies chiefly, if not exclusively, to men. But women have also founded fraternal beneficiary societies. There are less

than ten societies composed of women only, and about fifty admitting both men and women. Mixed societies may be passed over with the remark that their experience appears, on the whole, to be favorable. Women add an important social element, and seem to counteract that tendency toward "commercialism" which has made its way so far to the front in some of the newer societies. Fraternities composed entirely of women aim to accomplish pretty much the same thing which men's societies attempt. They operate systems of benefits and generally conduct their lodges in an analogous manner. The very rapid increase in the number of members of several women's societies is sufficient to show both some degree of success and of popular favor. In view of the fact that there are several millions of wage-earning women in the United States, the gradual extension of the fraternal system among women seems capable of accomplishing much good. Not only can these societies direct and cultivate the social habits of women, but they can maintain systems of benefits which will add security to woman's position in society. What has been said in an earlier paragraph in regard to protective features of fraternal societies applies also here. When multitudes of women are not only dependent upon themselves, but have also others dependent upon them, any system which adds certainty and stability to their status must be looked upon with favor. Even in far-off New Zealand, that experiment station of the world, women's fraternal societies, says the *Registrar of Friendly Societies*, "are growing in public favor." An important element in this problem is the matter of insurance risks. Extensive testimony brought before the National Fraternal Congress seems to indicate that on the whole women constitute as good insurance risks as men under the same climatic and industrial conditions, and that under certain circumstances the mortuary experience among women is even more favorable than among men. An extension of insurance among women is to be regarded as most desirable.

From a social point of view there are other important considerations which enter into the question of fraternal beneficiary societies. Whether meetings occur biweekly, as most of them

do, or more or less frequently, the atmosphere of the lodge-room leaves its mark upon the brother. It is impossible for a person to visit year after year the same precincts, see and hear the same ritual, participate in the same unpretentious charitable work, hear the same gentle counsel, and be exhorted by the same lofty injunction, without being affected in his inmost soul. The very fiber of his being must show all this in its structure. Within the lodge-room all men are equal in both theory and practice. Questions of religion, politics, nationality, etc., are scrupulously avoided. Every brother must, it is true, believe in a supreme being; but he may worship where and how he pleases. A candidate is not admitted if he is addicted to drink, or if he is engaged in the manufacture or sale of liquor. Some are prohibitionists, but as a class fraternal societies stand for moderation rather than absolute prohibition. If a brother takes to drink after he has joined an order, he is privately admonished by his fellows. This unobtrusive personal work of fraternal societies is one of their greatest elements of strength. A brother has a definite place in the world. No matter what may befall him, he finds sympathy and assistance in the lodge, provided he does nothing contrary to the law. And even if he has seriously erred, his brothers will try to help him on his feet again and support him in his attempt to live an upright manly life. Many beautiful concrete illustrations could be cited to show this.

An important element in the fraternal beneficiary system of the United States is the National Fraternal Congress, organized at Washington, D. C., November 16, 1896. The congress started out with seventeen orders, representing 535,000 members, and carrying \$1,200,000 benefits or insurance. At the close of 1899 the congress represented forty-seven orders, an aggregate membership of 2,668,649, and insurance risks amounting to \$4,021,869,290. Last year the societies represented in the congress paid over thirty-eight millions in benefits.

The idea of such a congress originated in New York, in which state the fraternal orders had united in a similar way and had won much praise from the friends of the system by the able manner in which they had antagonized hostile legislation. It is

a fact worthy of notice that the Ancient Order of United Workmen, which is the prototype of so many later societies, was also the promoter of the congress, for it was pursuant to a notice sent out by its supreme master-workman that the Washington meeting was held. In its organization the National Fraternal Congress presents no novel features. It has the usual set of officers and the customary methods of doing business. Its scope of work is indicated in the names of the standing committees on statutory legislation, medical examinations, statistics, and good of the order, and others. Along all of these lines it has done a large work. Much valuable statistical material has been gathered, which may ultimately serve as a basis for the insurance business of the orders. Reports have been made from year to year on legislation in the different states; and the discussions of the medical section have resulted in greater thoroughness and uniformity in examinations. Among the special committees which from time to time have been appointed, none has accomplished a better task than the committee on rates, to which reference was made in a preceding paragraph. The congress has done a great deal to clarify opinion among the orders in regard to their financial affairs. It has also brought together the fraternal press of some three hundred members and a total circulation of more than a million and a half. A similar body, the American Fraternal Congress, was organized at Omaha, in 1898, by the representatives of eighteen orders. The chief point of difference between the two congresses seems to be the reserve fund upon which the latter insists. This is significant as indicating a strong tendency toward the employment of well-established business methods. In one way or another a number of societies have established a reserve fund, although, because of their dislike for old-line terms, it is usually called an "emergency fund." The federation of fraternal societies has given a strong impetus to reform.

Opposition to fraternal societies is based upon a number of different things. The imperfections of their benefit systems have called forth bitter attacks, which have only too often been justifiable. Those fraternal societies which do an insurance

business on a sound basis do not seem to be able to control the system, and nothing but the most radical changes can prevent many others from moving steadily to certain destruction which has so often heretofore brought the whole system into disrepute. Secrecy is another source of opposition both on part of some churches and on part of private citizens. Attacks based upon this ground generally find much of their inspiration in the literature of the anti-masonic agitation following the abduction of Morgan, as anyone who will take the trouble to compare magazine articles of the last ten years with the pamphlets and articles of that period may convince himself. Some critics seem to assume that everything secret is bad and of the evil one, and everything open is of the light and good. "Disloyal oaths" even are mentioned. There is absolutely no evidence available anywhere which would even arouse the suspicion that secrecy as now practiced by fraternal societies is anything more than a prudent method of self-protection against imposters and designers. It is the most convenient and efficient method by which a person may establish his identity with a certain order in an unmistakable way in every part of the world. The oath, too, comes in for its share of the condemnation. The form in which some oaths are expressed is said to be barbarous and revolting. The investigations of history easily dispel such notions, by showing that these forms are survivals, and that all the oaths aim to accomplish is to impel every member to do his very utmost in living up to his obligations. No covenant is to be left unfulfilled so long as there is a single thing untried in the attempt to redeem a pledge once given. Some of the orthodox denominations object to the threefold count of secrecy, ritualism, and insurance. Ritualism is "counterfeit religion;" hence the church cannot tolerate it. "Insurance is against the first commandment, because it takes a man's trust from God and places it on the insurance company; it is against the eighth commandment, because by it the beneficiary gets something not paid for by him, therefore it is stolen; and it is against the tenth commandment, because the person who invests in life insurance is taught to covet something not his own Money procured through life

insurance is obtained by good luck or a species of a game of chance." The church cannot be held responsible for the action of a particular synod; yet those high in the councils of the church can render a great service by disowning such arrant nonsense and enlightening their benighted brethren who are capable of passing such asinine resolutions.

The fraternal beneficiary system, then, like most institutions, embodies both elements of strength and of weakness. Its weaknesses are found chiefly in unsound financiering, the inimical possibilities of conviviality, undue multiplication of orders and the competition among them, encroachment upon family life by calling for large sacrifices in time and money, and in the utter lack of uniformity and the incompleteness of the statutes governing the orders. It is strong in its great relief work, its fraternal solicitude for members, its rules of equality, its unselfish and self-sacrificing acts of personal devotion, and in its teaching of right ideals, habits of thought and action. The first part of the duality constituting the system—fraternity—deserves unstinted praise; the second part—benefit—must be subjected to a process of metamorphosis (excepting, of course, individual societies) before it can meet the unqualified approval of thoughtful men. The fraternal beneficiary system of the United States deserves, as a whole, to be well thought of.

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